

HOUSE BILL 2510
By McDonald

AN ACT to amend Tennessee Code Annotated, Title 56,
relative to disclosures involving health insurance
policies.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 1, Part 7, is amended by
adding the following as a new section:

56-1-703. Any advertisement for any policy or contract for accident and sickness insurance or health insurance coverage, as such term is defined by Section 56-7-2802, when referring to coverage limits up to a certain limit for a benefit or covered procedure or class of such benefits or procedures shall identify the limit for all benefits or procedures determined by the commissioner by rule to be common benefits or procedures. Notwithstanding any provision of the policy or contract of Section 56-7-102, a common benefit or procedure in an advertisement that a health insurance issuer fails to identify shall be covered at the maximum benefit provided for any procedure covered under the policy or contract. In addition to the provisions of this section, the health insurance issuer shall also be subject to any other sanction permitted under this title. The provisions of this section shall apply to any policy or contract entered into or renewed on and after the effective date of this act.

SECTION 2. This act shall take effect July 1, 2006, the public welfare requiring it.